

Dated:

01/12/2014

Between

**Scott & Sharon Douglas ATF Douglas Superannuation Fund
("the Lender")**

And

**The SS Investment Trust
("the Borrower")**

Loan Agreement

THIS AGREEMENT is made on

BETWEEN **Douglas Superannuation Fund**
 ("the Lender")

and **The SS Investment Trust**
 ("the Borrower")

RECITALS

- A. The lender has agreed to lend the Principal Sum to the Borrower on the terms and conditions contained in this Agreement.

AGREEMENT

1. Definitions and Interpretations

1.1 Definitions

In this agreement, unless the context otherwise requires:-

"**Borrower**" means The SS Investment Trust

"**Interest Rate**" means an interest rate of 6.5% for each year

"**Lender**" means Douglas Superannuation Fund

"**Principal Sum**" means the sum of no more than \$10,000

"**Repayments**" means monthly repayments or lumpsum payment of principal plus interest.

"**Repayments Date**" no later than 1st December 2019 (5 Year Term)

1.2 Interpretation

In this agreement, unless the context otherwise requires:-

- (a) Words denoting the singular includes the plural and vice versa;
- (b) Words denoting any gender include all gender;
- (c) Words denoting natural persons include corporations and vice versa;
- (d) Reference to clauses are references to clauses in this Agreement; and
- (e) Headings in this Agreement are for convenience only and do not affect the interpretation of this Agreement.

2. Loans

- 2.1 The Lender agrees to lend the Principal Sum to the Borrower.
- 2.2 The Borrower agrees to borrow the Principal Sum from the Lender.
- 2.3 The Borrower will pay interest on the Principal Sum at the Interest Rate
- 2.4 The Borrower will repay the Principal Sum to the Lender on the Repayment Date.
- 2.5 The Borrower will pay interest on the Principal Sum at the Interest Rate, on a Monthly basis to the lender.

3. Miscellaneous

- 3.1 The Borrower agrees to maintain all fund assets in good order and repair.
- 3.2 The Borrower agrees to pay all stamp duty payable on this Agreement.
- 3.3 This Agreement may be executed in counterpart and is binding when the Borrower and Lender have each executed a counterpart.
- 3.4 There shall be no penalty for the early repayment of this loan facility.

EXECUTED AS AN AGREEMENT

Douglas Superannuation Fund



Trustee

The SS Investment Trust



Trustee

Witness

Name:

Emily Zaarour

Signature:



Address:

91 Joslin Street KOTARA NSW 2289

 Loan - SS Investment Trust

Compound Period : Monthly

Nominal Annual Rate : 6.500 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	01/12/2014	4,250.00	1		
2 Loan	30/06/2015	0.00	1		
3 Loan	30/06/2016	0.00	1		
4 Loan	24/03/2017	111.56	1		
5 Loan	30/06/2017	0.00	1		
6 Loan	28/09/2017	143.44	1		
7 Loan	28/03/2018	116.88	1		
8 Loan	30/06/2018	0.00	1		
9 Loan	27/09/2018	153.00	1		
10 Payment	22/03/2019	6,186.55	1		

AMORTIZATION SCHEDULE - Normal Amortization

Date	Loan	Payment	Interest	Principal	Balance
Loan 01/12/2014	4,250.00				4,250.00
Loan 30/06/2015	0.00		163.46	163.46-	4,413.46
2015 Totals	4,250.00	0.00	163.46	163.46-	
Loan 30/06/2016	0.00		295.58	295.58-	4,709.04
2016 Totals	0.00	0.00	295.58	295.58-	
Loan 24/03/2017	111.56		228.98	228.98-	5,049.58
Loan 30/06/2017	0.00		88.90	88.90-	5,138.48
2017 Totals	111.56	0.00	317.88	317.88-	
Loan 28/09/2017	143.44		81.72	81.72-	5,363.64
Loan 28/03/2018	116.88		176.70	176.70-	5,657.22
Loan 30/06/2018	0.00		95.50	95.50-	5,752.72
2018 Totals	260.32	0.00	353.92	353.92-	
Loan 27/09/2018	153.00		90.45	90.45-	5,996.17
1 22/03/2019		6,186.55	190.38	5,996.17	0.00
2019 Totals	153.00	6,186.55	280.83	5,905.72	
Grand Totals	4,774.88	6,186.55	1,411.67	4,774.88	

Loan - SS Investment Trust

Last interest amount decreased by 1.21 due to rounding.